

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Chobot, Stephan H § Case No. 07 B 09256  
Chobot, Brenda L §  
Debtors §

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 05/21/2007.

2) The plan was confirmed on 07/18/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 08/18/2009.

6) Number of months from filing or conversion to last payment: 27.

7) Number of months case was pending: 29.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$20,575.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$11,088.00 |
| Less amount refunded to debtor           | \$428.00    |

**NET RECEIPTS:**

\$10,660.00

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$2,538.00 |
| Court Costs                           | \$0        |
| Trustee Expenses & Compensation       | \$662.20   |
| Other                                 | \$0        |

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,200.20

Attorney fees paid and disclosed by debtor \$2,692.00

**Scheduled Creditors:**

| Creditor Name               | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-----------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Capital One Auto Finance    | Secured   | \$13,753.00     | \$14,014.80    | \$14,014.80   | \$0            | \$0       |
| Cook County Treasurer       | Secured   | \$0             | NA             | NA            | \$0            | \$0       |
| Litton Loan Servicing       | Secured   | \$189,141.00    | \$190,707.03   | \$190,707.03  | \$0            | \$0       |
| Litton Loan Servicing       | Secured   | \$20,000.00     | \$20,000.00    | \$20,000.00   | \$0            | \$0       |
| American General Finance    | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| American General Finance    | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| American General Finance    | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| American General Finance    | Unsecured | \$316.00        | NA             | NA            | \$0            | \$0       |
| Capital One                 | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Capital One                 | Unsecured | \$1,469.00      | \$1,269.78     | \$1,269.78    | \$777.39       | \$0       |
| Capital One                 | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Capital One                 | Unsecured | \$5,620.00      | \$5,941.69     | \$5,941.69    | \$3,637.80     | \$0       |
| Capital One                 | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Capital One Auto Finance    | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Citi Cards                  | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Commonwealth Edison         | Unsecured | \$100.00        | \$902.91       | \$902.91      | \$552.81       | \$0       |
| Countrywide Home Loans Inc. | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |

(Continued)

**Scheduled Creditors:** *(Continued)*

| Creditor Name                 | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Elan Financial Services       | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Elan Financial Services       | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Ford Motor Credit Corporation | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| HomEq Servicing Corp          | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| HSBC                          | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| HSBC                          | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| HSBC                          | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Nicor Gas                     | Unsecured | \$250.00        | NA             | NA            | \$0            | \$0       |
| Portfolio Recovery Associates | Unsecured | \$4,170.00      | \$4,070.04     | \$4,070.04    | \$2,491.80     | \$0       |
| Providian Bank                | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| SBC                           | Unsecured | \$115.00        | NA             | NA            | \$0            | \$0       |
| Triad Financial Services      | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |

**Summary of Disbursements to Creditors:**

|                                     | Claim Allowed       | Principal Paid    | Interest Paid |
|-------------------------------------|---------------------|-------------------|---------------|
| <b>Secured Payments:</b>            |                     |                   |               |
| Mortgage Ongoing                    | \$190,707.03        | \$0               | \$0           |
| Mortgage Arrearage                  | \$20,000.00         | \$0               | \$0           |
| Debt Secured by Vehicle             | \$14,014.80         | \$0               | \$0           |
| All Other Secured                   | \$0                 | \$0               | \$0           |
| <b>TOTAL SECURED:</b>               | <b>\$224,721.83</b> | <b>\$0</b>        | <b>\$0</b>    |
| <b>Priority Unsecured Payments:</b> |                     |                   |               |
| Domestic Support Arrearage          | \$0                 | \$0               | \$0           |
| Domestic Support Ongoing            | \$0                 | \$0               | \$0           |
| All Other Priority                  | \$0                 | \$0               | \$0           |
| <b>TOTAL PRIORITY:</b>              | <b>\$0</b>          | <b>\$0</b>        | <b>\$0</b>    |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$12,184.42</b>  | <b>\$7,459.80</b> | <b>\$0</b>    |

**Disbursements:**

|                             |                    |
|-----------------------------|--------------------|
| Expenses of Administration  | \$3,200.20         |
| Disbursements to Creditors  | \$7,459.80         |
| <b>TOTAL DISBURSEMENTS:</b> | <b>\$10,660.00</b> |

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 21, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.